NetP&L , Inc. 1385 Sagebrook Dr. Fairview, TX 76069-4199

Jagdish Patel c/o Commissioner of Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

Re: 09/752,764

Mr. Patel,

As the inventor I see the claims as related in combination and therefore do not agree with Election/Restriction. I would make the election for all claims as one invention.

While the art of insurance and computer security may be separate art now they are common in providing protection to company assets (Claim II). The invention's method to provide a common measurement for insurance and technology is effect on assets (Claim III). The effect or risk to those assets needs to be expressed in the common currency of those assets (Claim IV). The most effective method to do this is a computer system (Claim I).

The art is evolving, as it should with all inventions, but the combination of the claims is now described under what is called Enterprise Risk Management. The marketplace will see that an art requiring the combination of the claimed material. This is part of the novelty of the invention.

In the inventor's discussion with Fortune 500 customers regarding the concept of this invention they all see these claims as directly interrelated as a single business solution.

I do not see the distinct nature and severability of the claims.

Sincerely,

William 1 Reid

MAR 0 2 2005 GROUP 3600



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE United States Patent and Trademark Office Address: COMMISSIONER FOR PATENTS P.O. Box 1450 Alexandria, Virginia 22313-1450 www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION N
09/752,764	02/27/2001	William Joseph Reid	1375	
27599 7	02/02/2005		EXAMINER	
NETP&L, IN			PATEL, J	AGDISH
1385 SAGEBR	ROOK DRIVE		<u></u>	
FAIRVIEW, 7	ΓX 75069		ART UNIT	PAPER NUMBER
			3624	

DATE MAILED: 02/02/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

	Application No.	Applicant(s)				
2	09/752,764	REID, WILLIAM JOSEPH				
Office Action Summary	Examiner	Art Unit				
	JAGDISH PATEL	3624				
The MAILING DATE of this communication appears on the cover sheet with the correspondence address Period for Reply						
A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 1 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION. - Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication. - If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely. - If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication. - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).						
Status	·					
1) Responsive to communication(s) filed on 03 January 2001.						
2a) This action is FINAL. 2b) ☐ This action is non-final.						
3) Since this application is in condition for allowance except for formal matters, prosecution as to the ments is closed in accordance with the practice under Ex parte Quayle, 1935 C.D. 11, 453 O.G. 213.						
Disposition of Claims						
4) Claim(s) 1-4 is/are pending in the application. 4a) Of the above claim(s) is/are withdrawn from consideration. 5) Claim(s) is/are allowed. 6) Claim(s) is/are rejected. 7) Claim(s) is/are objected to. 8) Claim(s) 1-4 are subject to restriction and/or election requirement.						
Application Papers						
9) The specification is objected to by the Examiner.						
10)☐ The drawing(s) filed on is/are: a)☐ accepted or b)☐ objected to by the Examiner.						
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).						
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d). 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.						
Priority under 35 U.S.C. § 119						
 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f). a) All b) Some * c) None of: 1. Certified copies of the priority documents have been received. 2. Certified copies of the priority documents have been received in Application No. 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)). * See the attached detailed Office action for a list of the certified copies not received. 						
Attachment(s) 1) Notice of References Cited (PTO-892) 2) Notice of Draftsperson's Patent Drawing Review (PTO-948) 3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)						
Paper No(s)/Mail Date	6) Other:					